

DEED OF TRUST

THIS DEED OF TRUST is made this May 15 1984 at 3:30 P.M. in Same Day Paper 1238 per Charles C. Keller, Jr.
1984., among the Grantor, John Robert Bowers and Sandra Lynn Bowers, husband and wife..
..... (herein "Borrower"), C. Monroe Keeney and..
C. Edward Rhea..... (herein "Trustee"), and the Beneficiary,
FREDERICKTOWN BANK & TRUST COMPANY..... a corporation organized and
existing under the laws of... Maryland....., whose address is... 30 North Market ...
Street, Frederick, Md. 21701..... (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Frederick....., State of Maryland:

SEE SCHEDULE A ATTACHED

FOR THE PURPOSE OF FORECLOSURE, we, C. Edward Rhea and Barbara F. Hiltner, Trustees, do hereby assign the above and foregoing Deed of Trust unto Howard R. Stepler, Attorney.

Witness our hands and seals this 11th day of March, 1985.

Witness:

David L. Hoffman
David L. Hoffman

David L. Hoffman
David L. Hoffman

C. Edward Rhea
C. Edward Rhea, Trustee

Barbara F. Hiltner
Barbara F. Hiltner, Trustee

which has the address of 5613 Broadrun Road....., Jefferson.....,
[Street] [City]
..... Maryland..... 21755.. (herein "Property Address");
[State and Zip Code]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated May 15.....
..... 1984..... (herein "Note"), in the principal sum of Forty Four Thousand and 00/100.....
..... (\$44,000.00)..... Dollars, with interest thereon, providing for monthly installments
of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 15....
..... 2014.....; the payment of all other sums, with interest thereon, advanced
in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and
agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made
to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.